

## ***STATEMENT***

### ***INSURANCE ASSOCIATION OF CONNECTICUT***

Insurance and Real Estate Committee

February 11, 2010

#### **SB 12, An Act Concerning Post Claims Underwriting**

SB 12, An Act Concerning Post Claims Underwriting, seeks to amend Section 38a-477b of the Connecticut General Statutes by clarifying certain post claim underwriting procedures not currently addressed in the underlying statute. The current post claim underwriting procedures adopted just two years ago, apply to pure medical type insurance coverages. The new provisions contained in SB 12 appear to be intended to impact the same coverages regulated by 38a-477b, as evidenced by subsection (b)(2). However, as drafted, subsections (e) and (g) of SB 12 fail to provide the same level of clarity as the rest of the proposal. The Insurance Association of Connecticut would like the opportunity to work with the committee to amend subsections (e) and (g) to make them consistent with subsection (b)(2) of the proposal.